

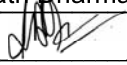
Fill in this information to identify the case:Debtor Name Srinath Dharmapadam & Purvi Srinath Dharmapadam

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number: 4:23-bk-00487☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11****12/17**Month: April 2023Date report filed: 06/09/2023
MM / DD / YYYYLine of business: Independent Contractor

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Srinath DharmapadamOriginal signature of responsible party: Printed name of responsible party: Srinath Dharmapadam**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts\$ 13258.78

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 4615.40**21. Total cash disbursements** Debtors use credit cards to pay normal monthly bills. They pay off the balance owed, weekly.

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 2267.48**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 2347.92**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit. **See explanation of why account balance is substantially less than this figure.*

= \$ 15606.70

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 0.00

(*Exhibit E*)

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
30. How much have you paid this month in other professional fees? \$ 0.00
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>4615.40</u>	—	\$ <u>4615.41</u>	=	\$ <u>-0.01</u>
33. Cash disbursements	\$ <u>2506.21</u>	—	\$ <u>2267.48</u>	=	\$ <u>238.73</u>
34. Net cash flow	\$ <u>2109.19</u>	—	\$ <u>2347.93</u>	=	\$ <u>238.72</u>
35. Total projected cash receipts for the next month:					\$ <u>4615.40</u>
36. Total projected cash disbursements for the next month:					— \$ <u>2600.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>2015.40</u>

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Exhibit C to Form 425C

Srinath Dharmapadam &
Purvi Dharmapadam

Month & Year

Apr-23 **Case No.: 23-00487**

Date Received	Amount Received	Remarks
7-Apr-23	\$ 1,153.85	1099 Payment
14-Apr-23	\$ 1,153.85	1099 Payment
21-Apr-23	\$ 1,153.85	1099 Payment
28-Apr-23	\$ 1,153.85	1099 Payment
Total Receipts	\$ 4,615.41	

Exhibit D Form 425C

Srinath Dharmapadam & Purvi Dharmapadam
Case No. 23-00487

Month & Year Apr-23

Date Paid	Amount	Method	Vendor	Reason for payment
4-Apr-23	\$ 59.18	Credit Card	Amazon	Clothing
5-Apr-23	\$ 157.83	Credit Card	T-Mobile	Cell Phone
10-Apr-23	\$ 26.21	ACH	First Energy	Electricity Payment
10-Apr-23	\$ 3.00	Credit Card	Martins	Food Purchase
10-Apr-23	\$ 32.69	Credit Card	Amazon	Toilet Tissues
10-Apr-23	\$ 9.57	Credit Card	Amazon	Toiletries
10-Apr-23	\$ 19.45	Credit Card	Martins	Groceries
11-Apr-23	\$ 43.84	Credit Card	Sams Club	Gas for Car
11-Apr-23	\$ 100.75	Credit Card	Sams Club	Groceries
11-Apr-23	\$ 8.37	Credit Card	Sams Club	Lunch
13-Apr-23	\$ 15.09	Credit Card	Amazon	Vacuum Filters
13-Apr-23	\$ 8.80	Cash	Martins	Groceries
16-Apr-23	\$ 65.23	Credit Card	Sams Club	Groceries & Dog Food
16-Apr-23	\$ 35.00	Credit Card	Walmart	Dog Food
16-Apr-23	\$ 61.15	Credit Card	Walmart	Groceries & Landscaping for home
16-Apr-23	\$ 13.87	Credit Card	Lowe's	Landscaping
18-Apr-23	\$ 34.77	Credit Card	Lowe's	Landscaping
21-Apr-23	\$ 152.07	ACH	Columbia Gas	Natural Gas Payment - Heating Home
24-Apr-23	\$ 1,000.00	ACH	PHH Mortgage	Monthly Mortgage
25-Apr-23	\$ 308.10	ACH	Banner Life Insurance	Life Insurance Premium
25-Apr-23	\$ 31.19	Credit Card	Sams Club	Health Care / Vitamins
25-Apr-23	\$ 66.16	Credit Card	Sams Club	Groceries
25-Apr-23	\$ 7.59	Credit Card	Lowe's	Landscaping
29-Apr-23	\$ 7.57	Credit Card	Martins	Groceries

Grand Total \$ 2,267.48

Doc ID: 388466c59786d6ae53ce31e9446647541d2c69cb

MyChoice Plus Checking (2016)

(Nickname)

View Account

MyChoice Plus Checking (2016)

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Total Balance ?

\$7,878.40

Available Balance ?

\$7,878.40

Up to
5.00% Annual
Percentage
YieldStart saving at a higher
rate with M&T CD
options.

M&T Bank

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- You currently have no pending transactions

[View Scheduled Transfers \(\\$0.00\)](#)[View Scheduled Bill Payments \(\\$0.00\)](#)[POSTED](#)[Export Transaction History](#)[View Cleared Checks](#)[Load more transactions](#)

(Older)

Date Range
(In last 90 days only)

04/01/2023

To

04/30/2023

[Update](#)

Load more transactions

(Older)

Date Range

(In last 90 days only)

04/01/2023

To

04/30/2023

Update

Date	Description	Debit (-)	Credit (+)	Balance				
04/28/2023	<div> <div></div> <div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/28/2023</div> </div>		\$1,153.85	\$7,031.42				
04/25/2023	BANNER BILL PAY	-\$308.10		\$5,877.57				
04/24/2023	MORTGAGE SERV CT MTG PAYMT	-\$1,000.00		\$6,185.67				
04/24/2023	<div> <div> <div></div> <div>MOBILE DEPOSIT - XXXXXXXX1830 (View)</div> <div>\$250.68 available on 04/24/2023</div> </div> <div> <table> <tr> <th>Business days after deposit date</th> <th>Amount Available</th> </tr> <tr> <td>1</td> <td>\$396.00</td> </tr> </table> </div> </div>	Business days after deposit date	Amount Available	1	\$396.00		\$646.68	\$7,185.67
Business days after deposit date	Amount Available							
1	\$396.00							
04/21/2023	COLUMBIA GAS MD SERV PYMT	-\$152.07		\$6,538.99				
04/21/2023	<div> <div></div> <div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/21/2023</div> </div>		\$1,153.85	\$6,691.06				
04/14/2023	<div> <div></div> <div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/14/2023</div> </div>		\$1,153.85	\$5,537.21				
04/10/2023	FIRSTENERGY OPCO FE ECHECK	-\$26.21		\$4,383.36				
04/07/2023	COMENITY PAY SM WEB PYMT	-\$313.15		\$4,409.57				
04/07/2023	<div> <div></div> <div>B3875 JOBS IN US DIR DEP</div> <div>\$1153.85 available on 04/07/2023</div> </div>		\$1,153.85	\$4,722.72				

Last login at 10:57 pm ET on Sunday, May 07, 2023

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Electronic Deposit Image

\$646.68

Customer Name: Mobile
Customer Number: MOBILE
Confirmation Number: 3200062831830
Transaction Date: 04/22/2023 05:03:43

Transmission Date: 04/22/2023 05:03:51
Business Date: 04/24/2023
MOBILE CHECK DEPOSIT

538196619

2016

THIS DOCUMENT HAS A TRUE WATERMARK

113007 / M / 11/19/06

secu

971 Corporate Blvd.
Linthicum, MD 21090-2337
Tel: 410-487-SECU

OFFICIAL CHECK

49-55/1031 601143106

DATE
April 22, 2023

AMOUNT
\$ 646.63

PAY Six Hundred Forty-Six and 68/100*****

TO THE ORDER OF
Ms. Srinath Dharmapadam

DRAWER: STATE EMPLOYEES CREDIT UNION OF MARYLAND, INC.

John Bain
AUTHORIZED SIGNATURE

Ella C. Gardner
AUTHORIZED SIGNATURE

ISSUED BY MONEYGRAM PAYMENT SYSTEMS, INC. P.O. BOX 9476 MINNEAPOLIS, MN 55409 DRAWER: BOKF, N.A., FULTON, UK

⑈601143106⑈ ⑆103100551⑆0160012071386⑈

PURCHASER'S AGREEMENT:
You, the purchaser, agree to immediately complete this Money Order by filling in the front of the Money Order and presenting it at the bottom of the Money Order to the cashier or teller of the business or others who receive this Money Order from you.

EXPIRY DATE:
If this Money Order is not used or cashed (presented for payment) within one year (thirteen months) from the date of purchase, there will be a non-refundable service charge assessed against any payment by law. The service charge will be assessed by the business or others who receive this Money Order. The amount of the service charge is three dollars (3.00) (twenty-two cents (0.22) per month) from the date of purchase, not to exceed \$24.00 in total. This service charge will be assessed by law. It is the responsibility of the purchaser to pay attention to the expiration date of this Money Order.

REDEMPTION ON LATE:
The business or person selling this Money Order cannot use it to pay personal or business obligations.

M&T Bank
Cust: Mobile
Account: 20
Returns RT Number: 02133007
Item Date: 04/22/2023 05:03:43

For deposit only
10/6

Total cash on hand per April 2023 Monthly Operating Report:		\$15,606.70
Bank balance as of 04/30/23	-	\$7,031.42
Deposit 05/31/23 (cash from closed bank account)	-	\$4,926.86
Deposit 05/31/23 (cash from closed bank account)	-	\$1,574.45
Amount not deposited to date (cash on hand):		\$2,073.97
(Debtors have been instructed to deposit same as soon as possible)		